

<i>SERFF Tracking Number:</i>	<i>AEGJ-127087460</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48287</i>
<i>Company Tracking Number:</i>	<i>ADV TLC NFL BP PC 0111</i>		
<i>TOI:</i>	<i>LTC05I Individual Long Term Care - Nursing</i>	<i>Sub-TOI:</i>	<i>LTC05I.001 Qualified</i>
	<i>Home &amp; Home Health Care</i>		
<i>Product Name:</i>	<i>TLC NFL BP PC 0111</i>		
<i>Project Name/Number:</i>	<i>TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TLC NFL BP PC 0111	SERFF Tr Num: AEGJ-127087460	State: Arkansas
TOI: LTC05I Individual Long Term Care -	SERFF Status: Closed-Filed-	State Tr Num: 48287
Nursing Home & Home Health Care	Closed	
Sub-TOI: LTC05I.001 Qualified	Co Tr Num: ADV TLC NFL BP PC	State Status: Filed-Closed
	0111	

Filing Type: Advertisement

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Authors: Julie Maclin, Joan  
Shumaker, Patsy Holt

Disposition Date: 03/21/2011

Date Submitted: 03/18/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: TLC NFL BP PC 0111  
Project Number: ADV TLC NFL BP PC 0111  
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments: N/A - Not required  
to file in state of domicile.

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 03/21/2011  
State Status Changed: 03/21/2011

Deemer Date:

Created By: Julie Maclin

Submitted By: Julie Maclin

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Julie Maclin, Senior Policy Analyst

julie.maclin@transamerica.com

SERFF Tracking Number: AEGJ-127087460 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 48287  
 Company Tracking Number: ADV TLC NFL BP PC 0111  
 TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
 Home & Home Health Care  
 Product Name: TLC NFL BP PC 0111  
 Project Name/Number: TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111

P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]  
 Hurst, TX 76053-3007 817-285-3394 [FAX]

#### Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

-----

#### Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50 per ad x 2 ads = \$100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	03/18/2011	45773778

SERFF Tracking Number:	AEGJ-127087460	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	48287
Company Tracking Number:	ADV TLC NFL BP PC 0111		
TOI:	LTC05I Individual Long Term Care - Nursing Home & Home Health Care	Sub-TOI:	LTC05I.001 Qualified
Product Name:	TLC NFL BP PC 0111		
Project Name/Number:	TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/21/2011	03/21/2011

SERFF Tracking Number:	AEGJ-127087460	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	48287
Company Tracking Number:	ADV TLC NFL BP PC 0111		
TOI:	LTC05I Individual Long Term Care - Nursing Home & Home Health Care	Sub-TOI:	LTC05I.001 Qualified
Product Name:	TLC NFL BP PC 0111		
Project Name/Number:	TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111		

## Disposition

Disposition Date: 03/21/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGJ-127087460	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	48287
Company Tracking Number:	ADV TLC NFL BP PC 0111		
TOI:	LTC05I Individual Long Term Care - Nursing	Sub-TOI:	LTC05I.001 Qualified
	Home & Home Health Care		
Product Name:	TLC NFL BP PC 0111		
Project Name/Number:	TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	TLC NFL PC 0111 Variables	Filed	Yes
Form	Benefit Pamphlet	Filed	Yes
Form	Reminder Postcard	Filed	Yes

SERFF Tracking Number: AEGJ-127087460 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 48287

Company Tracking Number: ADV TLC NFL BP PC 0111

TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
Home & Home Health Care

Product Name: TLC NFL BP PC 0111

Project Name/Number: TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111

## Form Schedule

### Lead Form Number: TLC NFL BP 0111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/21/2011	TLC NFL BP 0111	Advertising Benefit Pamphlet		Initial		0.000	TLC NFL BP 0111 filing 3-17-11.pdf
Filed 03/21/2011	TLC NFL PC 0111	Advertising Reminder Postcard		Initial		0.000	TLC NFL PC 0111 filing 3-18-11.pdf

TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

A Plan Designed for a Changing Future<sup>®</sup>

INDIVIDUAL LONG TERM CARE INSURANCE

NFL EXCLUSIVE PROGRAM





*Here's the benefit that you've been waiting for!  
You can now add TransCare® Long Term Care  
insurance to your financial plan.*

## The NFL and Transamerica Life Team

The NFL and Transamerica Life Insurance Company have teamed up to give access to TransCare® Long Term Care insurance to you and your spouse.<sup>1</sup> For eligible NFL Retirees<sup>2</sup>, the core policy is provided AT NO COST by the NFL.<sup>3</sup> TransCare® can help protect the assets you have worked so hard to build through years of devotion to the game of professional football. Your spouse can also apply for coverage through this program. However, you or your spouse will be responsible for the premiums. Your application is subject to underwriting approval by Transamerica Life. Please remember that making this benefit available is a team effort, and you will need to apply for coverage. Your participation is needed in order to make this program a success.<sup>4</sup> Don't delay; take advantage of this offer today. *This is a limited time offer.*

<sup>1</sup>Under this Policy, the term "spouse/partner" and "couple" may include married persons, domestic partners (except in DC, HI, ID, LA, and VA) and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

<sup>2</sup>NFL Retirees who are eligible for the Program are those who (i) are vested in the Bert Bell/Pete Rozelle NFL Player Retirement Plan and (ii) have attained age 50 but have not yet attained age 76.





# TRANSCARE<sup>®</sup>

## LONG TERM CARE INSURANCE

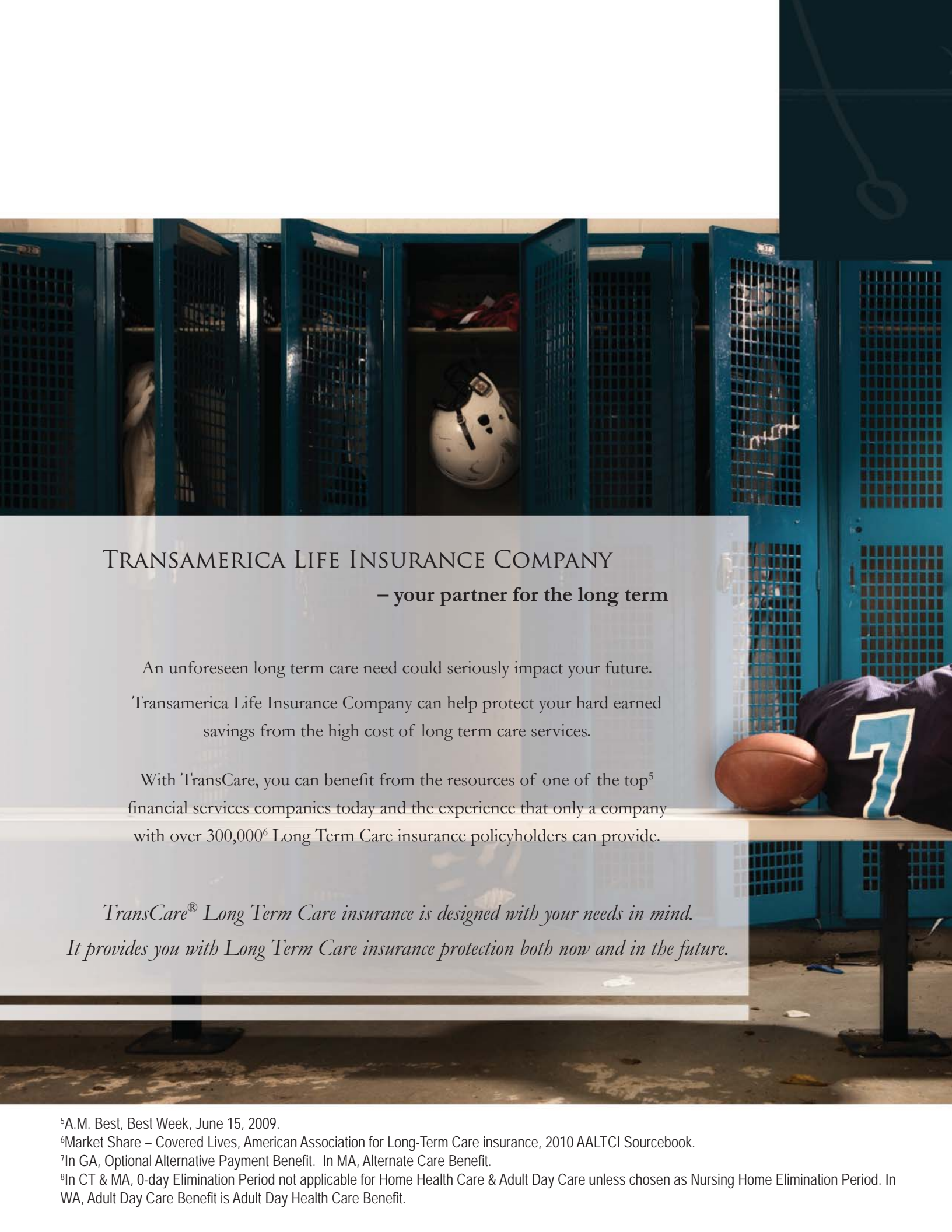
Even the most carefully designed financial plan can be negatively impacted by a long term care need. For this reason, TransCare<sup>®</sup> has been designed to help protect you from the high costs of long term care services.

Beyond the cost of long term care services, however, there is another impact that the need for long term care services may have on you and your family. If you need long term care services, your family may need to provide some of your care. However, having TransCare<sup>®</sup> Long Term Care insurance coverage in place, may reduce the possibility of your loved ones needing to provide care. It may give you greater freedom of choice should the need for care arise.



<sup>3</sup>If the NFL should stop paying premiums, the NFL retiree will be responsible for payment of premiums to keep coverage in force.

<sup>4</sup>Participation requirements must be met before any coverage decision can be made.



## TRANSAMERICA LIFE INSURANCE COMPANY

– your partner for the long term

An unforeseen long term care need could seriously impact your future. Transamerica Life Insurance Company can help protect your hard earned savings from the high cost of long term care services.

With TransCare, you can benefit from the resources of one of the top<sup>5</sup> financial services companies today and the experience that only a company with over 300,000<sup>6</sup> Long Term Care insurance policyholders can provide.

*TransCare® Long Term Care insurance is designed with your needs in mind. It provides you with Long Term Care insurance protection both now and in the future.*

<sup>5</sup>A.M. Best, Best Week, June 15, 2009.

<sup>6</sup>Market Share – Covered Lives, American Association for Long-Term Care insurance, 2010 AALTCI Sourcebook.

<sup>7</sup>In GA, Optional Alternative Payment Benefit. In MA, Alternate Care Benefit.

<sup>8</sup>In CT & MA, 0-day Elimination Period not applicable for Home Health Care & Adult Day Care unless chosen as Nursing Home Elimination Period. In WA, Adult Day Care Benefit is Adult Day Health Care Benefit.





## THE NFL AND TRANSAMERICA LIFE TEAM

### The TransCare® Policy

With TransCare® Long Term Care insurance, you may rest easier knowing that you have insurance protection from one of the top financial services companies in existence today. Your plan includes the following benefits:

- \$219,000 Maximum Benefit
- \$150 Maximum Daily Benefit
- Alternative Payment Benefit<sup>7</sup>
- 90-day Elimination Period
- 0-day Elimination Period for Home Health Care and Adult Day Care<sup>8</sup>
- Monthly Home Care

Benefits in your core policy cover services in a Nursing Home or Assisted Living Facility<sup>9</sup> as well as services such as Home Health Care and Adult Day Care. There are many other features and benefits included in your policy.

### Optional Benefits

The following benefits are optional and are NOT currently included in the core policy for which the NFL is paying. If you elect these options, you will be responsible for the premium associated with your chosen option.

- 5% Compound Benefit Increase Option
- Nonforfeiture Shortened Benefit Option

### How to Apply

Applying for the NFL Retiree Long Term Care insurance program is easy. All you need to do is:

1. Call 800-260-7512 or visit [www.MyNFLLTci.com](http://www.MyNFLLTci.com) to schedule a telephone appointment.
2. Speak with a Transamerica Life insurance agent.<sup>10</sup> They will answer any questions that you may have.
3. Apply for coverage. Your application is subject to underwriting approval by Transamerica Life.

*That's all. We'll do the rest.*

### Your Spouse's Eligibility

Your spouse can apply for the same valuable benefits that are included for you by the NFL Retiree Long Term Care insurance program. While the NFL is providing this benefit to you at NO COST,<sup>11</sup> you or your spouse will be responsible for the premiums associated with their TransCare® Long Term Care insurance policy. However, if your spouse purchases a TransCare® policy, there will be a substantial premium discount of up to 40%<sup>12</sup> on their policy.

<sup>9</sup>In IN & KY, Alternate Care Facility. In KS, Assisted Living Facility is included in the Nursing Home Benefit. In ND, Basic Care Facility.

<sup>10</sup>agent/producer.

<sup>11</sup>If the NFL should stop paying premiums, the NFL retiree will be responsible for payment of premiums to keep coverage in force.

<sup>12</sup>Up to a 40% discount off of standard rates when you and your spouse are issued and maintain identical benefits.





## What is Long Term Care?

Long term care is the assistance provided to a person who has a severe cognitive impairment requiring continual supervision or is unable to perform the activities of daily living (such as bathing, dressing, or getting up from a bed or chair). Long term care services may also include assistance with day to day activities such as medication management, personal hygiene, light housekeeping or meal preparation. Services provided by a physical, respiratory or speech therapist may also be included. Long term care can be provided in your home, an adult day care, assisted living facility or a nursing home.



### ***A Word about Premium Rates***

The Policy allows the company to adjust premiums as needed, with prior regulatory approval if required in your state. We cannot increase your premiums during any applicable rate guarantee period. When the rate guarantee period ends, your premium will be adjusted by any premium increases that may occur during the rate guarantee period. We cannot single you out for a premium rate increase, but we can change your premium based on our experience with all insureds in your same premium class. (In NC, Premium rates will not be increased any more frequently than is allowed by the North Carolina Department of Insurance.) Once we issue your coverage, we cannot cancel your Policy as long as premiums are paid on a timely basis.

This coverage is underwritten by Transamerica Life Insurance company. Exclusions and limitations apply. Please contact the company or your insurance agent/producer for complete details. This advertisement is for sales purposes and an insurance agent/producer will contact you. Policy Series TLC 1-FP 1001 or TLC 1-FP 402; in ID, TLC 1-P (ID) 408, In LA, TLC 1-P (LA) 504; in OH, TLC 1-FP (OH) 409 or TLC 1-FP (OH-FR) 409; in OK, TLC 1-FP (OK) 709.

Transamerica Life Insurance Company, Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302 Hurst, Texas 76053

# TRANSCARE<sup>®</sup>

A Plan Designed for a Changing Future<sup>®</sup>

For more information, contact  
TRANSAMERICA LIFE INSURANCE COMPANY  
at (800) 260-7512 or visit [www.MyNFL LTCi.com](http://www.MyNFL LTCi.com).



TRANSAMERICA LIFE INSURANCE COMPANY

TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

A Plan Designed for a Changing Future<sup>®</sup>

INDIVIDUAL LONG TERM CARE INSURANCE

NFL EXCLUSIVE PROGRAM



TRANSAMERICA<sup>®</sup>  
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

A Plan Designed for a Changing Future<sup>®</sup>

INDIVIDUAL LONG TERM CARE INSURANCE

## Don't delay. Time is running out.

Your opportunity to apply for TransCare<sup>®</sup> Long Term Care insurance through the NFL Retiree<sup>1</sup> Long Term Care Insurance Program will expire on [Month Day, 2011]. With TransCare<sup>®</sup> you can:

- Help protect your hard-earned savings from the high cost of long term care services
- Preserve your freedom of choice should you need care
- Purchase coverage for your spouse at a substantial discount<sup>2</sup>

Call (800) 260-7512 to apply. If you prefer, you can also visit [www.MyNFLTLCi.com](http://www.MyNFLTLCi.com) to schedule a telephone appointment.



## NATIONAL FOOTBALL LEAGUE MANAGEMENT COUNCIL

<sup>1</sup>NFL Retirees who are eligible for the Program are those who (i) are vested in the Bert Bell/Pete Rozelle NFL Player Retirement Plan and (ii) have attained age 50 but have not yet attained age 76. <sup>2</sup>Up to a 40% discount when you and your spouse are issued and maintain identical coverage. TransCare<sup>®</sup> is underwritten by Transamerica Life Insurance Company. Exclusions and Limitations apply. See the Outline of Coverage for complete details. This advertisement is for sales purposes and an insurance agent/producer will contact you.



SERFF Tracking Number:	AEGJ-127087460	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	48287
Company Tracking Number:	ADV TLC NFL BP PC 0111		
TOI:	LTC05I Individual Long Term Care - Nursing Home & Home Health Care	Sub-TOI:	LTC05I.001 Qualified
Product Name:	TLC NFL BP PC 0111		
Project Name/Number:	TLC NFL BP PC 0111/ADV TLC NFL BP PC 0111		

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed	<b>Date:</b> 03/21/2011
<b>Comments:</b>			
<b>Attachment:</b>			
AR ltr.pdf			

		<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>	TLC NFL PC 0111 Variables	Filed	<b>Date:</b> 03/21/2011
<b>Comments:</b>			
<b>Attachment:</b>			
TLC NFL PC 0111 Variables.pdf			



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3446  
jmaclin@aegonusa.com

March 18, 2011

Commissioner Jay Bradford  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**  
NAIC #: 86231  
FEIN #: 39-0989781  
Form # / Description: TLC NFL BP 0111 Invitation to Inquire  
TLC NFL PC 0111 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use these forms in both paper and electronic form.

These forms will be used in combination with the web site filing currently pending under SERFF # AEGJ-127036236.

Bracketed information is intended to be variable. Please see the Variables document on the Supporting Documentation tab.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS  
Senior Policy Analyst  
Long Term Care Division

## TLC NFL PC 0111 VARIABLES

[Month Day, 2011] will have the correct date as applicable.